

**COMMUNITY BANK OF THE BAY**

	CPP Disbursement Date 01/16/2009	Cert 34210	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$128	\$155	20.7%		
Loans	\$98	\$110	12.0%		
Construction & development	\$1	\$0	-76.2%		
Closed-end 1-4 family residential	\$2	\$7	224.0%		
Home equity	\$1	\$1	-16.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	207.7%		
Commercial & Industrial	\$42	\$44	4.0%		
Commercial real estate	\$49	\$55	12.1%		
Unused commitments	\$14	\$15	8.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$5	65.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$3	-32.4%		
Cash & balances due	\$14	\$32	126.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$113	\$138	22.0%		
Deposits	\$105	\$131	24.4%		
Total other borrowings	\$7	\$7	0.0%		
FHLB advances	\$7	\$7	0.0%		
Equity					
Equity capital at quarter end	\$15	\$17	11.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	11.3%	--		
Tier 1 risk based capital ratio	15.0%	15.5%	--		
Total risk based capital ratio	16.3%	16.7%	--		
Return on equity <sup>1</sup>	-0.7%	19.5%	--		
Return on assets <sup>1</sup>	-0.1%	2.1%	--		
Net interest margin <sup>1</sup>	4.8%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	53.5%	73.3%	--		
Loss provision to net charge-offs (qtr)	144.7%	32.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.0%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	36.1%	100.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.1%	2.0%	0.0%	0.0%	--
Home equity	11.5%	13.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.3%	2.6%	1.1%	0.0%	--
Commercial real estate	2.4%	2.0%	0.1%	0.1%	--
Total loans	3.8%	2.9%	0.5%	0.1%	--